

**Information to identify the case:**

Debtor 1	<u>Jonathan A. Cooper</u>	Social Security number or ITIN	xxx-xx-5522
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-11978-CMG			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jonathan A. Cooper

11/26/19

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jonathan A. Cooper  
 Debtor

Case No. 17-11978-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Nov 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 28, 2019.

db Jonathan A. Cooper, 186 Peshekee Trl, Medford Lakes, NJ 08055-1723  
 cr +FLAGSTAR BANK, FSB, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 cr +FLAGSTAR BANK, FSB, AS SERVICER FOR MATRIX FINANCI, Phelan Hallinan & Schmieg, PC,  
 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
 cr +MATRIX FINANCIAL SERVICES CORPORATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road,  
 Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +OCWEN LOAN SERVICING LLC, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853  
 516623075 Best Buy Credit Services, PO Box 78009, Phoenix, AZ 85062-8009  
 516623076 Cenlar Federal Savings Bank, 425 Phillips Blvd, Ewing, NJ 08618-1430  
 516623079 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
 GRAND RAPIDS MI 49546-6253  
 (address filed with court: Fifth Third Bank, PO Box 630778, Cincinnati, OH 45263-0778)  
 516623078 Fairway Independent Mortgage Corp, 4801 S Biltmore Ln, Madison, WI 53718-2108  
 516719961 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013  
 518427881 MATRIX FINANCIAL SERVICES CORPORATION, 5151 CORPORATE DRIVE, TROY, MI 48098-2639  
 518427882 MATRIX FINANCIAL SERVICES CORPORATION, 5151 CORPORATE DRIVE, TROY, MI 48098-2639,  
 MATRIX FINANCIAL SERVICES CORPORATION, 5151 CORPORATE DRIVE, TROY, MI 48098-2639  
 516633574 +OCWEN LOAN SERVICING, LLC, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853  
 516808920 +TD Bank, N.A., PO Box 16029, Lewiston, ME 04243-9507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 27 2019 00:24:02 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 27 2019 00:23:59 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516833796 +E-mail/Text: bankruptcy@capvs.com Nov 27 2019 00:24:18 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 516623077 +EDI: CITICORP.COM Nov 27 2019 04:43:00 Citi Cards, Po Box 6077,  
 Sioux Falls, SD 57117-6077  
 517909916 E-mail/Text: cashiering-administrationservices@flagstar.com Nov 27 2019 00:24:30  
 FLAGSTAR BANK, FSB, 5151 CORPORATE DRIVE, TROY, MI 48098-2639  
 517909917 E-mail/Text: cashiering-administrationservices@flagstar.com Nov 27 2019 00:24:30  
 FLAGSTAR BANK, FSB, 5151 CORPORATE DRIVE, TROY, MI 48098-2639, FLAGSTAR BANK, FSB,  
 5151 CORPORATE DRIVE, TROY, MI 48098-2639  
 516623080 +EDI: RMSC.COM Nov 27 2019 04:43:00 Lowes, P.O. Box 965005, Orlando, FL 32896-5005  
 516782799 +EDI: MID8.COM Nov 27 2019 04:43:00 MIDLAND FUNDING LLC, PO BOX 2011,  
 WARREN, MI 48090-2011  
 516623081 +Fax: 407-737-5634 Nov 27 2019 00:52:45 Ocwen Loan Servicing, 1661 Worthington Rd, Ste 100,  
 West Palm Beach, FL 33409-6493  
 516871836 EDI: PRA.COM Nov 27 2019 04:43:00 Portfolio Recovery Associates, LLC, c/o BEST BUY VISA,  
 POB 41067, Norfolk, VA 23541  
 516623082 +EDI: RMSC.COM Nov 27 2019 04:43:00 Synco/Sam Ash, Po Box 965036, Orlando, FL 32896-5036  
 516623083 EDI: TDBANKNORTH.COM Nov 27 2019 04:43:00 Td Bank, Po Box 219, Lewiston, ME 04243  
 516623084 EDI: TDBANKNORTH.COM Nov 27 2019 04:43:00 Td Bank, NA, Po Box 219,  
 Lewiston, ME 04243-0000

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516872083 MATRIX FINANCIAL SERVICES CORPORATION  
 518036731\* +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013  
 517262067\* +Ocwen Loan Servicing LLC, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 516892197\* +Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493  
 TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Nov 26, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 28, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 26, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor MATRIX FINANCIAL SERVICES CORPORATION  
nj.bkecf@fedphe.com  
Craig Scott Keiser on behalf of Creditor FLAGSTAR BANK, FSB craig.keiser@law.njoag.gov  
Denise E. Carlon on behalf of Creditor Fifth Third Bank dcarlon@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Kevin M. Buttery on behalf of Creditor OCWEN LOAN SERVICING LLC bkyefile@rasflaw.com  
Nicholas V. Rogers on behalf of Creditor MATRIX FINANCIAL SERVICES CORPORATION  
nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor FLAGSTAR BANK, FSB, AS SERVICER FOR MATRIX FINANCIAL  
SERVICES CORPORATION nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor Fifth Third Bank rsolarz@kmlawgroup.com  
Robert Davidow on behalf of Creditor MATRIX FINANCIAL SERVICES CORPORATION  
nj.bkecf@fedphe.com  
Stephanie Shreter on behalf of Debtor Jonathan A. Cooper shreterecf@comcast.net,  
shreterlaw@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11